

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LISA M. FERRANTE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-22626 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2019 and confirmed on 8/23/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		128,168.07
Less Refunds to Debtor	474.16	
TOTAL AMOUNT OF PLAN FUND		127,693.91

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,290.00	
Trustee Fee	6,002.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,292.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE Acct: 3903	0.00	56,931.50	0.00	56,931.50
	JPMORGAN CHASE BANK NA Acct: 0003	17,007.16	17,007.16	723.64	17,730.80
	ONE MAIN FINANCIAL GROUP LLC A/S/F C Acct: 4379	9,141.93	9,141.93	1,532.73	10,674.66
					85,336.96

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	LISA M. FERRANTE Acct:	0.00	0.00	0.00	0.00
	LISA M. FERRANTE Acct:	474.16	474.16	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/24	2,890.00	2,890.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA NA** Acct: 2174	3,586.94	900.32	0.00	900.32
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 4268	3,162.03	793.67	0.00	793.67
	BUREAUS INVESTMENT GROUP PORTFO Acct: 1295	717.65	180.13	0.00	180.13
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 5255	689.83	173.15	0.00	173.15
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 0035	682.91	171.41	0.00	171.41
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7865	461.30	115.79	0.00	115.79
	JPMORGAN CHASE BANK	1,734.18	435.28	0.00	435.28

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5016				
	LVNV FUNDING LLC	4,318.39	1,083.92	0.00	1,083.92
	Acct: 7821				
	CITIBANK NA**	1,507.57	378.40	0.00	378.40
	Acct: 2367				
	CITIBANK NA**	1,924.13	482.96	0.00	482.96
	Acct: 9117				
	RESURGENT RECEIVABLES LLC	1,784.08	447.80	0.00	447.80
	Acct: 6802				
	NAVIENT SOLUTIONS LLC O/B/O US DEPA	9,388.73	9,388.73	0.00	9,388.73
	Acct: 7593				
	DEPARTMENT STORES NATIONAL BANK	2,239.34	562.07	0.00	562.07
	Acct: 4440				
	DISCOVER BANK(*)	1,185.40	297.54	0.00	297.54
	Acct: 2441				
	PREMIER BANKCARD LLC; JEFFERSON C	1,064.68	267.23	0.00	267.23
	Acct: 2373				
	PREMIER BANKCARD LLC; JEFFERSON C	618.07	155.14	0.00	155.14
	Acct: 4				
	ABSOLUTE RESOLUTIONS INVESTMENTS	3,602.39	904.20	0.00	904.20
	Acct: 3634				
	HUNTINGTON NATIONAL BANK(*)	6,847.26	1,718.66	0.00	1,718.66
	Acct: 0882				
	CAPITAL ONE NA**	1,990.06	499.51	0.00	499.51
	Acct: 2107				
	QUANTUM3 GROUP LLC AGENT - VELOCI	12,357.22	3,101.66	0.00	3,101.66
	Acct: 4				
	LVNV FUNDING LLC, ASSIGNEE	1,359.88	341.33	0.00	341.33
	Acct: 8849				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,633.76	1,163.07	0.00	1,163.07
	Acct: 2434				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,166.61	543.82	0.00	543.82
	Acct: 2923				
	PORTFOLIO RECOVERY ASSOCIATES LLC	811.97	203.80	0.00	203.80
	Acct: 8207				
	SYNCHRONY BANK BY AIS INFOSOURCE	1,879.02	471.63	0.00	471.63
	Acct: 2478				
	SYNCHRONY BANK BY AIS INFOSOURCE	3,913.39	982.26	0.00	982.26
	Acct: 6299				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4244				
	PORTFOLIO RECOVERY ASSOCIATES LLC	6,678.63	1,676.34	0.00	1,676.34
	Acct: 7818				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES LLC	6,453.59	1,619.85	0.00	1,619.85
	Acct: 6969				
	TD BANK USA NA**	691.78	173.64	0.00	173.64
	Acct: 2353				
	THE BUREAUS INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7284				
	QUANTUM3 GROUP LLC AGNT - CROWN	1,875.47	470.74	0.00	470.74
	Acct: 1266				
	PINNACLE CREDIT SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: 2679				
	FIRST NATIONAL BANK OF OMAHA(*)	1,165.97	292.66	0.00	292.66
	Acct: 2349				
	VERIZON BY AMERICAN INFOSOURCE AS	269.70	67.69	0.00	67.69
	Acct: 0001				
	NAVIENT SOLUTIONS LLC O/B/O US DEPA	0.00	0.00	0.00	0.00
	Acct: 7593				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7818				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	APELLES	0.00	0.00	0.00	0.00
	Acct:				
	ERC	0.00	0.00	0.00	0.00
	Acct:				
	MCCARTHY BURGESS & WOLFF	0.00	0.00	0.00	0.00
	Acct:				
	MRS BPO, L.L.C.	0.00	0.00	0.00	0.00
	Acct:				
	GREGG L MORRIS ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	RGS FINANCIAL	0.00	0.00	0.00	0.00
	Acct:				
	STONELEIGH RECOVERY ASSOCIATES++	0.00	0.00	0.00	0.00
	Acct:				
	VELOCITY INVESTMENTS LLC	0.00	0.00	0.00	0.00
	Acct:				
					30,064.40

TOTAL PAID TO CREDITORS

115,401.36

TOTAL CLAIMED

PRIORITY 0.00

SECURED 26,149.09

UNSECURED 91,761.93

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

LISA M. FERRANTE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22626 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Lisa M. Ferrante
Debtor

Case No. 19-22626-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 03, 2025

User: auto
Form ID: pdf900

Page 1 of 7
Total Noticed: 100

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2025:

Recip ID	Recipient Name and Address
db	+ Lisa M. Ferrante, 412 Wylie Avenue, Elizabeth, PA 15037-1748
15079838	The Childrens Place, P.O. Box 689182, Des Moines, IA 50368-9182

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Feb 04 2025 00:25:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: bankruptcy_prod@navient.com	Feb 04 2025 00:32:01	Navient Solutions LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:31:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 04 2025 00:25:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15086253	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 04 2025 00:25:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15079759	+ Email/Text: documents@apellesnow.com	Feb 04 2025 00:26:00	Apelles, 3700 Corporate Drive, Suite 240, Columbus, OH 43231-5001
15079760	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 04 2025 00:25:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15079761	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 04 2025 00:25:00	Bank Of America, 4909 Savarese Circle, Ft-908-01-50, Tampa, FL 33634-2413
15101827	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 04 2025 00:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15079763	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 04 2025 00:25:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15079762	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 04 2025 00:25:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15117480	Email/Text: bnc-thebureaus@quantum3group.com	Feb 04 2025 00:25:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15079767	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:44:56	Capital One, 15000 Capital One Dr, Richmond,

District/off: 0315-2

User: auto

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Form ID: pdf900

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			VA 23238
15079781	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 01:54:58	Citibank N.A., 50 Northwest Point Road, Elk Grove Village, IL 60007
15091675	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 04 2025 00:25:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15079820	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 04 2025 00:25:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15079766	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:32:58	Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
15079765	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:31:55	Cap1/Justice, Po Box 30253, Salt Lake City, UT 84130-0253
15079770	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:31:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15099543	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:44:34	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15098244	Email/PDF: bncnotices@becket-lee.com	Feb 04 2025 00:31:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15079779	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:44:39	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15079780	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:31:32	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15079782	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:31:41	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15118144	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:31:36	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15079784	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 01:54:56	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15079783	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:32:55	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15079785	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 04 2025 00:25:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15079791	Email/Text: mrdiscen@discover.com	Feb 04 2025 00:25:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15079790	Email/Text: mrdiscen@discover.com	Feb 04 2025 00:25:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15079789	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:31:24	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15079788	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 01:54:58	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15118143	Email/Text: bnc-quantum@quantum3group.com	Feb 04 2025 00:26:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15079786	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 04 2025 00:44:52	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
15079787	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 04 2025 01:54:53	Dept of Education / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15083930	Email/Text: mrdiscen@discover.com	Feb 04 2025 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

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Date Rcvd: Feb 03, 2025

Form ID: pdf900

Total Noticed: 100

15079797	Email/Text: collecadminbankruptcy@fnni.com	Feb 04 2025 00:25:00	FNB Omaha, P.o. Box 3412, Omaha, NE 68197
15087458	Email/Text: collecadminbankruptcy@fnni.com	Feb 04 2025 00:25:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15079793	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 04 2025 00:32:34	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15079795	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 04 2025 00:44:29	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15079798	+ Email/Text: bankruptcy@huntington.com	Feb 04 2025 00:26:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
15079799	+ Email/Text: bankruptcy@huntington.com	Feb 04 2025 00:26:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15079774	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:55	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15079773	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:17	Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101
15079776	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:32	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15079775	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:32:49	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15079777	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 01:07:01	Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203
15079778	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:58	Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224
15099824	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:55	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505
15117238	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 04 2025 00:31:26	JPMorgan Chase Bank, National Association, et.al., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15094760	+ Email/Text: RASEBN@raslg.com	Feb 04 2025 00:25:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15079800	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2025 00:25:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15079801	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2025 00:25:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15079803	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2025 00:31:43	LVNV Funding LLC***, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15086191	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2025 00:31:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15079804	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2025 00:32:46	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15079802	+ Email/Text: Documentfiling@lciinc.com	Feb 04 2025 00:25:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15079805	Email/Text: bknotices@mbandw.com	Feb 04 2025 00:25:00	McCarthy Burgess & Wolff, MB&W Building, 26000 Cannon Road, Bedford, OH 44146
15079809	^ MEBN	Feb 04 2025 00:08:35	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15079806	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2025 00:26:00	Midland Credit Management, 2365 Northside

District/off: 0315-2

User: auto

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Date Rcvd: Feb 03, 2025

Form ID: pdf900

Total Noticed: 100

			Drive, Suite 300, San Diego, CA 92108-2710
15079808	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2025 00:26:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15087038	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 04 2025 00:32:08	Navient Solutions, LLC. On behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15100100	+ Email/PDF: cbp@omf.com	Feb 04 2025 00:32:29	OneMain, PO Box 3251, Evansville, IN 47731-3251
15079811	+ Email/PDF: cbp@omf.com	Feb 04 2025 00:31:08	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
15079810	+ Email/PDF: cbp@omf.com	Feb 04 2025 00:31:24	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15079814	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:32:02	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15079817	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:44:33	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15118018	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:31:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15079813	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:06	Paypal Extras MC, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
15086190	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2025 00:32:39	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103223	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 04 2025 00:26:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15108918	Email/Text: bnc-quantum@quantum3group.com	Feb 04 2025 00:26:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15096436	Email/Text: bnc-quantum@quantum3group.com	Feb 04 2025 00:26:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15079821	+ Email/Text: bk@rgsfinancial.com	Feb 04 2025 00:25:00	RGS Financial Inc., 1700 Jay Ell Drive, Suite 200, Richardson, TX 75081-6788
16471852	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2025 00:32:00	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15079823	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:36	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
15079824	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:05	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15118219	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 00:32:31	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15080384	^ MEBN	Feb 04 2025 00:09:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15079826	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:32:01	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15079825	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:27	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15079827	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:32:34	Synchrony Bank/American Eagle, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15079829	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 03, 2025

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Total Noticed: 100

		Feb 04 2025 00:32:47	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15079828	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:56:11	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15079830	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:32:01	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15079831	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:45:15	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15079832	Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:31:17	Synchrony Bank/JCPenney, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15079834	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:45:08	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15079833	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 04 2025 00:31:56	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15096035	+ Email/Text: bncmail@w-legal.com		
		Feb 04 2025 00:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15079835	+ Email/Text: bncmail@w-legal.com		
		Feb 04 2025 00:25:00	Target National Bank, Po Box 673, Minneapolis, MN 55440-0673
15079836	+ Email/Text: bnc-thebureaus@quantum3group.com		
		Feb 04 2025 00:25:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15079837	+ Email/Text: bnc-thebureaus@quantum3group.com		
		Feb 04 2025 00:25:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15099755	+ Email/Text: bankruptcy@huntington.com		
		Feb 04 2025 00:26:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15079839	+ Email/Text: bncmail@w-legal.com		
		Feb 04 2025 00:25:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
15148236	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Feb 04 2025 00:26:00	U.S. Bank, N.A., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15079840	Email/Text: dispute@velocityrecoveries.com		
		Feb 04 2025 00:25:00	Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall, NJ 07719
15110578	Email/PDF: ebn_ais@aisinfo.com		
		Feb 04 2025 00:31:25	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
TOTAL: 98			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NA
cr		U.S. Bank National Association, et.al.
cr		U.S. Bank Trust Company, National Association, as
cr		U.S. Bank, N.A., Successor Trustee To Lasalle Bank
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15079768	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15079769	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15079771	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15079772	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15079794	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15079796	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

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Total Noticed: 100

15079807	*+	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15119521	*	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15079815	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15079816	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15079818	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15079819	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15079764	##+	Burton Neil & Associates, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
15079792	##	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15079812	##+	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe - Suite 205, Canonsburg, PA 15317-8584
15079822	##	Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479

TOTAL: 4 Undeliverable, 14 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank N.A., Successor Trustee To Lasalle Bank National Association, et al dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Lisa M. Ferrante julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank N.A., Successor Trustee To Lasalle Bank National Association, et al ldoyle@squirelaw.com, logsecf@logs.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK NA amps@manleydeas.com
Thomas Song	on behalf of Creditor U.S. Bank N.A., Successor Trustee To Lasalle Bank National Association, et al thomas.song@phelanhallinan.com
Thomas Song	

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Total Noticed: 100

on behalf of Creditor JPMORGAN CHASE BANK NA thomas.song@phelanhallinan.com

Thomas Song

on behalf of Creditor U.S. Bank National Association et.al. thomas.song@phelanhallinan.com

TOTAL: 11